THE FUTURE PATH ACT OF 2025

A Framework for a Transparent, Technological, and Human-Centered Republic

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PREAMBLE

To modernize democracy, secure citizen rights in the digital era, and restore economic and environmental balance for future generations,
Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,
that the following shall be known and cited as the “Future Path Act of 2025.”

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TITLE I — PURPOSES AND PRINCIPLES

Sec. 101. Findings and Intent.
Congress finds that:

1. Technological and economic changes have outpaced the legal protections afforded to the American people.
2. Citizens must regain ownership of their data, their labor, and their civic voice.
3. The path to a sustainable and equitable nation lies in transparency, innovation, and accountability.

Sec. 102. Objectives.
This Act shall:

- Strengthen democratic transparency and public trust;
- Guarantee digital dignity, privacy, and repair rights;
- Support local job innovation and citizen participation in governance;
- Promote environmental and economic resilience;
- Prepare the United States for a fair digital and AI-driven future.

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TITLE II — TRANSPARENCY AND OPEN GOVERNMENT

Sec. 201. Open Data Mandate.
All federal agencies shall publish non-classified contracts, grants, and regulations in open, machine-readable formats within 90 days of issuance.

Sec. 202. Plain-Language Requirement.
Every new regulation and federal program must include a one-page plain-language summary accessible to the public.

Sec. 203. Citizen Dashboard Pilot.
The Office of Management and Budget shall establish a “Public Accountability Portal” to show federal spending, agency audits, and performance benchmarks in real time.

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Sec. 301. Data Ownership Rights.
Every citizen shall retain ownership over their personal data. No public or private entity may sell, transfer, or process personal data without informed consent.

Sec. 302. Right to Repair.
Manufacturers of consumer electronics and digital devices shall provide repair manuals, diagnostic tools, and replacement parts to independent technicians at fair cost.

Sec. 303. Algorithmic Accountability.
Any company using automated decision systems affecting employment, housing, credit, or healthcare must disclose how the system works and provide a human appeal process.

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TITLE IV — JOBS, TRAINING, AND LOCAL INNOVATION

Sec. 401. Future Skills Grant Program.
Creates a grant system for local governments and educational institutions to train workers in renewable energy, AI safety, and critical trades.

Sec. 402. Portable Benefits Wallet.
Directs the Department of Labor to establish a pilot system allowing workers to carry health, leave, and retirement benefits across jobs.

Sec. 403. Job Circulation Pilot.
Funds a nationwide “Job Circulation Exchange” to connect unemployed citizens to short-term, publicly funded projects that rebuild local infrastructure.

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TITLE V — ENVIRONMENTAL AND INFRASTRUCTURE RESILIENCE

Sec. 501. Community Energy Projects.
Provides grants for cities and tribes to launch renewable microgrids, clean water systems, and resilience hubs.

Sec. 502. Environmental Justice Assessments.
Major federal infrastructure projects must evaluate and publicly disclose impacts on low-income, rural, or tribal communities.

Sec. 503. Transparency in Climate Spending.
Requires an online federal dashboard tracking all climate-related funding and results.

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TITLE VI — DEMOCRATIC PARTICIPATION AND OVERSIGHT

Sec. 601. Participatory Budgeting Pilot.
At least 0.1% of federal discretionary spending shall fund citizen-driven budgeting projects in each state.

Sec. 602. Local Oversight Councils

Sec. 603. Ethics and Lobbying Disclosure.
All meetings between lobbyists and federal officials must be disclosed within 72 hours in a searchable public database.

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TITLE VII — IMPLEMENTATION AND FUTURE STUDY

Sec. 701. National Commission on Future Governance.
Establishes a bipartisan commission of citizens, technologists, economists, and constitutional scholars to:

1. Evaluate long-term reforms for debt management, AI governance, and participatory democracy;
2. Deliver recommendations within two years for potential constitutional or legislative updates.

Sec. 702. Funding.
Authorizes such sums as necessary, subject to annual appropriation.

Sec. 703. Severability.
If any section of this Act is held invalid, the remainder shall remain in effect.

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SUMMARY (for public release)

The Future Path Act of 2025 is a transition framework — a practical bridge between the current Constitution and the emerging digital democracy envisioned in the Global Foundation.

It creates real tools for:

- Transparency (public dashboards, plain-language laws)
- Digital Rights (data ownership, repair rights, algorithmic fairness)
- Economic Renewal (portable benefits, local innovation grants)
- Environmental Justice (community clean energy, transparency in climate spending)
- Citizen Power (participatory budgeting, local oversight councils)

No new constitution required. No global structure yet invoked.
But it moves America one path closer to it.

TITLE VIII — SAFEGUARDS & CITIZEN ENFORCEMENT

Sec. 801. Continuity of Protections.
(a) No repeal, amendment, suspension, or appropriation rider that alters or nullifies any provision of this Act shall take effect unless—

(1) a public notice of proposed change is published in the Federal Register and on the Public Accountability Portal established under Title II not less than 180 days before enactment; and

(2) the proposing agency or committee issues a written Citizen Impact Statement explaining the effect of such change on transparency, data rights, environmental resilience, and democratic participation.

(b) Failure to comply with this section renders the attempted repeal or amendment void ab initio.

Sec. 802. Citizen Right of Action.
(a) Any citizen of the United States aggrieved by a violation of this Act or by a failure of any covered agency or contractor to perform a mandatory duty under this Act may bring a civil action in the appropriate United States district court for declaratory or injunctive relief.
(b) Prevailing plaintiffs shall be entitled to reasonable attorney's fees and costs.
(c) This right of action shall be construed liberally to advance transparency, accountability, and citizen participation.

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Sec. 803. Whistleblower Protections.
(a) No officer, employee, or contractor of the United States, or of any recipient of federal funds under this Act, may retaliate against any individual who in good faith discloses evidence of waste, fraud, abuse, non-compliance, or suppression of information relating to the implementation of this Act.
(b) An individual subjected to retaliation is entitled to reinstatement, back pay, compensatory damages, and reasonable attorney's fees.
(c) Violations of this section constitute a felony punishable by up to five years imprisonment or a civil penalty not less than $50,000 per incident.

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Sec. 804. Transparency Lock.
(a) All records, contracts, audits, and communications produced under this Act are public records subject to disclosure under 5 U.S.C. § 552 (Freedom of Information Act), except to the limited extent that classified national-security information is involved.
(b) Any redaction or classification made under this section shall automatically expire after five years unless renewed by written certification to Congress explaining the continuing need for secrecy.
(c) Intentional over-classification or concealment of information required to be public under this Act constitutes grounds for removal and civil liability.

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Sec. 805. Decennial Review and Public Renewal.
(a) Every ten years following enactment, the Comptroller General, in coordination with the National Commission on Future Governance established under Title VII, shall submit to Congress and publish online a Decennial Review Report evaluating—
(1) the effectiveness of this Act in protecting citizen rights, data security, environmental resilience, and government transparency; and
(2) recommendations for modernization, expansion, or consolidation.
(b) Congress shall hold public hearings on the Decennial Review Report within 180 days of its submission.

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Sec. 806. Severability of Safeguards.
If any provision of this Title or its application to any person or circumstance is held invalid, the remainder of the Title and of this Act shall not be affected, and shall continue in full force and effect.

American Earnings Protection & Repatriation Act of 2025

Preamble / Findings

public resources of the United States. These practices undermine fairness, public trust, and the integrity of the domestic financial system. It is therefore the purpose of this Act to require transparency, limit abusive outbound transfers of U.S.-sourced earnings, promote repatriation where appropriate, and provide civil and criminal penalties for knowing circumvention.

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TITLE I — DEFINITIONS

1. "Covered Entity" — any bank, financial institution, corporation, partnership, or other entity that: (A) is organized under U.S. law; or (B) has a U.S. subsidiary or branch generating ≥ $100,000,000 in annual U.S.-sourced revenue; or (C) holds > $1,000,000,000 in U.S.-based deposits or assets under management.

2. "U.S.-Sourced Earnings" — income, profits, dividends, fees, interest, royalties, or other economic value generated by operations, customers, or assets located in the United States.

3. "Offshore Transfer" — any transfer of funds, assets, or electronic value from a Covered Entity's U.S. accounts to accounts located outside the U.S., or transfers to a foreign parent/affiliate for which the economic benefit is realized outside the U.S.

4. "Secrecy Jurisdiction" — jurisdictions designated by Treasury/FinCEN as offering bank secrecy, non-cooperation on beneficial ownership, or significant obstacles to U.S. enforcement.

5. Other definitions — (Treasury may promulgate implementing definitions).

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TITLE II — DOMESTIC CUSTODY AND TRANSFER RULES

Sec. 201. Domestic Custody Requirement.
(a) Covered Entities must hold no less than 85% of their U.S.-Sourced Earnings in accounts or custodial arrangements maintained at depository institutions chartered in the United States (insured or supervised by FDIC/OCC/State banking authorities) unless otherwise exempted under Sec. 205.
(b) Funds in domestic custody must be clearly designated as "U.S.-Sourced Earnings — Domestic Custody."

Sec. 202. Pre-Transfer Certification & Treasury Approval.
(a) No Offshore Transfer of U.S.-Sourced Earnings exceeding $10,000,000 shall be executed unless the Covered Entity files a Transfer Certification with the Department of the Treasury (FinCEN) at least 30 days prior to transfer, documenting: beneficiary, business purpose, tax treatment, proof of anti-money-laundering controls, and confirmation that the recipient jurisdiction meets transparency & beneficial-ownership standards.
(b) Treasury may deny or delay certification where there is reason to suspect evasion, concealment, or systemic tax avoidance. Denial decisions must be accompanied by written reasons and subject to expedited judicial review.

Sec. 203. Prohibition on Transfers to Secrecy Jurisdictions.
Offshore Transfers of U.S.-Sourced Earnings to Financial Institutions in a Secrecy Jurisdiction are presumptively unlawful absent express Treasury approval and extraordinary business justification.

Sec. 204. Withholding & Tax Consequences for Unapproved Transfers.
If a Covered Entity executes an Offshore Transfer of U.S.-Sourced Earnings without required certification or contrary to Treasury denial, the transferred amount shall be:
(a) Treated as a deemed repatriation for tax purposes, subject to immediate repatriation tax at a punitive rate (e.g., 30%) in addition to applicable penalties; and
(b) Subject to a civil disgorgement penalty equal to not less than 100% of the transferred amount

Sec. 205. Legitimate Business Exceptions & Safe Harbor.
(a) Treasury shall issue regulations outlining permissible categories (e.g., payments for bona fide foreign supply-chain costs, cross-border payroll paid in foreign currency, escrow for pending cross-border M&A) and expedited pre-approval processes.
(b) Entities that obtain pre-approval and comply in good faith receive a safe-harbor from civil disgorgement and criminal prosecution (but not from civil tax liabilities).

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TITLE III — REPORTING, TRANSPARENCY & BENEFICIAL OWNERSHIP

Sec. 301. Enhanced Reporting.
Covered Entities must file quarterly reports to Treasury and IRS detailing: aggregate U.S.-Sourced Earnings, domestic custody balances, Offshore Transfers (amounts, beneficiaries, jurisdictions), and supporting certifications.

Sec. 302. Beneficial Ownership & FATCA-style Information Exchange.
No Offshore Transfer above $1,000,000 shall be completed unless recipient institutions provide certified beneficial ownership information and tax residency documentation. Treasury shall coordinate with international partners to obtain reciprocal information.

Sec. 303. Public Disclosure.
Summary-level data (not individual customer data) on aggregate outbound transfers by Covered Entity shall be published quarterly on the Public Accountability Portal established under the Future Path Act.

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TITLE IV — ENFORCEMENT: CIVIL, CRIMINAL, AND ADMINISTRATIVE

Sec. 401. Civil Remedies & Clawback.
(a) The United States may seek disgorgement and civil penalties in U.S. district court for violations.
(b) Affected states, local governments, or citizen-plaintiffs may have standing to seek injunctive relief where governmental revenues are demonstrably harmed.

Sec. 402. Criminal Penalties.
Knowingly evading certification requirements or intentionally disguising Offshore Transfers of U.S.-Sourced Earnings to avoid tax or enforcement shall be a felony punishable by up to 20 years imprisonment and fines up to the greater of $250,000 or 3× the value of the transfer.

Sec. 403. Administrative Sanctions.
Federal bank regulators (OCC, FDIC, Federal Reserve) may impose fines, directive orders, limitation on operations, prohibition from participating in federal programs, or revocation of charter where a financial institution repeatedly violates this Act.

Sec. 404. Contracting & Subsidy Conditions.
Any entity found to have knowingly violated this Act within 5 years shall be ineligible for federal contracts, grants, loan guarantees, or other federal financial assistance for a period of not less than 5 years.

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Sec. 501. Whistleblower Rewards.
Whistleblowers who provide information resulting in enforcement actions that recover > $1,000,000 shall be eligible for up to 30% of amounts recovered, subject to confidentiality protections and anti-retaliation safeguards.

Sec. 502. International Cooperation.
Treasury shall seek bilateral and multilateral agreements to ensure transparency, enable cross-border subpoenas, and discourage transfers to Secrecy Jurisdictions.

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TITLE VI — IMPLEMENTATION, RULEMAKING, AND REVIEW

Sec. 601. Rulemaking.
Treasury, in consultation with IRS, DOJ, FinCEN, and bank regulators, shall issue regulations within 180 days to implement this Act.

Sec. 602. Decennial Review.
An agency report on effectiveness, evasion, and economic impacts shall be published every five years and submitted to Congress.

Sec. 603. Severability & Savings.
If any part of this Act is held invalid, the remainder remains in force to the maximum extent permitted.

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Key enforcement & policy tools used above (why they work)

1. Domestic custody requirement — forces earnings to remain under U.S. regulatory reach (bank charters, reporting).
2. Pre-transfer certification — creates a legal choke point; if Treasury denies, transfers cannot legally proceed.
3. Punitive tax & disgorgement — immediate fiscal pain for unauthorized transfers makes evasion costly.
4. Regulatory sanctions — bank charters, FDIC insurance, access to Fed services are powerful levers.
5. Contracting/subsidy denial — conditions federal benefits on compliance (Congress' spending power).
6. Information & FATCA-style exchange — transparency reduces hiding options.
7. Criminal penalties — provide severe deterrence for intentional evasion.
8. Whistleblower incentives — source information from insiders.

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Constitutional & practical notes (realistic constraints)

- Capital controls are politically and legally sensitive. Full bans on capital export could face legal challenges and foreign-relation complications; that is why the bill uses regulation of domestic banking, tax penalties, reporting, and conditions on federal benefits — tools Congress already uses and which are more likely to survive judicial review.
- Commerce Clause / treaty considerations: This bill focuses on U.S.-sourced earnings and domestic custody — jurisdictions and transfers wholly outside U.S. persons may pose enforcement challenges, but withholding tax, denial of federal benefits, and charter sanctions are

review certifications; propose appropriations for enforcement.

- Economic effects: Provide safe-harbors for bona fide cross-border business activity to avoid disrupting trade and legitimate financing.

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Suggested thresholds & policy calibrations

- Covered Entity revenue threshold: $100M (adjust to capture the largest offenders).
- Domestic custody minimum: 85% (could be 75–95%); lower percentage easier politically.
- Pre-transfer certification threshold: $10M (captures large transfers; smaller transfers still reported).
- Punitive tax: 30% deemed repatriation + disgorgement (adjust to ensure deterrence but avoid constitutional overreach).
- Criminal penalty for intentional evasion: up to 20 years (used for most large-scale financial crimes).

ADDENDUM — CONSTITUTIONAL AUTHORITY, DEFINITIONS, AND ENFORCEMENT EXTENSIONS (2025)

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Section A. Constitutional Authority.

This combined enactment—the Future Path Act of 2025 and the American Earnings Protection & Repatriation Act of 2025—is adopted pursuant to Congress's powers under:

- Article I, Section 8 (Commerce; Tax and Spend; Necessary and Proper);
- Section 4 (Elections Clause, as to participatory-governance provisions);
- Amendments V and XIV (Due Process and Equal Protection); and
- Congress's authority to regulate financial institutions and interstate commerce for the general welfare of the United States.

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Section B. Definitions and Clarifications.

1. Agency means any executive department or agency defined in 5 U.S.C. § 101 et seq.
2. Public Accountability Portal means the digital platform created under Title II § 203 of the Future Path Act.
3. Covered Entity and U.S.-Sourced Earnings retain the meanings in Title I of the AEPRA 2025.
4. Secrecy Jurisdiction means any nation or territory designated by Treasury/FinCEN as providing material bank secrecy or non-cooperation in beneficial-ownership transparency.
5. Open, machine-readable format means a non-proprietary, bulk-downloadable data structure documented for automated analysis.

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Section C. Enforcement and Venue.

1. Agency Compliance. OMB shall audit implementation of Secs. 201–203 and 301–303 of the Future Path Act annually and publish results on the Public Accountability Portal.
2. Citizen Action. Any person aggrieved under either Act may seek declaratory or injunctive relief in the U.S. District Court for the District of Columbia or their district of residence.
3. State Standing. State attorneys general may bring civil actions on behalf of residents for

5. No Preemption. Nothing herein preempts stronger state transparency, privacy, or anti-evasion laws.

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Section D. Anti-Avoidance & Inversion Shields.

1. General Anti-Avoidance Rule (GAAR). Treasury may disregard or recharacterize any transaction whose primary purpose is to circumvent AEPRA Titles II or III.

2. Anti-Inversion Rule. A U.S. corporation that inverts into a foreign parent yet maintains ≥ 50 percent U.S. ownership shall remain treated as a domestic corporation for ten years for purposes of this enactment.

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Section E. Coordination with Existing Law.

Reports or filings required herein may be consolidated with those under the Bank Secrecy Act, FATCA, or the Corporate Transparency Act where feasible. Public data shall be anonymized and aggregated to protect individual customers.

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Section F. Federal Reserve and Contracting Conditions.

1. Institutions willfully violating AEPRA may be denied access to Federal Reserve services until compliance is certified.

2. Entities under sanction are ineligible for federal contracts, grants, or loan guarantees for not less than five years.

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Section G. Appropriations and Effective Dates.

1. Congress authorizes such sums as necessary for enforcement by Treasury, FinCEN, IRS, DOJ, and OMB.

2. Future Path Act Titles II–III take effect 180 days after enactment; Titles IV–VI upon appropriation.

3. AEPRA 2025 Titles II–III take effect 180 days after enactment, with Treasury interim rules due within 120 days.

4. All other provisions take effect immediately upon enactment.

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Section H. Severability and Construction.

If any provision or its application is held invalid, all others remain in full force. Nothing authorizes public release of personal identifying financial data; all transparency disclosures shall remain aggregate and anonymized.

Section I. Express-Statement Rule; No Implied Repeal.

(a) Express Statement Required. No later statute, joint resolution, or appropriation shall be construed to repeal, suspend, or limit any provision of this enactment unless it expressly cites the specific section being altered and states: "Notwithstanding the Future Path Act of 2025 and the

this enactment.

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Section J. Anti-Rider Integrity for Appropriations.

(a) An appropriations Act or committee report may not be used to amend, waive, or nullify any duty, standard, or right created herein.
(b) Any provision purporting to do so without meeting Section I(a) shall be of no force or effect.

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Section K. National Venue & Expedited Review.

(a) Primary Venue. In addition to any other proper venue, an action under this enactment may be brought in the U.S. District Court for the District of Columbia.
(b) Expedited Review. Courts shall endeavor to resolve preliminary injunction motions within 45 days and merits within 180 days of filing, absent good cause.
(c) Appeal. Appeals shall be expedited under applicable federal rules.

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Section L. Recordkeeping; Audit Trail.

(a) Retention. Covered entities and agencies shall retain records necessary to demonstrate compliance for 7 years from the date of the covered action.
(b) Format. Records must be preserved in an open, machine-readable format when originally so created.
(c) Audit Access. Upon written request, such records shall be produced to Treasury, OMB, GAO, or the appropriate prudential regulator within 30 days.

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Section M. Civil Money Penalties for Reporting Failures (AEPRA).

(a) Failure to file a required report under AEPRA Sec. 301 or Sec. 302: $25,000 per day of non-compliance after notice, capped at $5,000,000 per reporting period.
(b) Filing materially false or misleading information: the greater of $10,000,000 or 3× the value of the affected transfer.
(c) Penalties here are in addition to disgorgement, taxes, and criminal sanctions.

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Section N. Anti-Splitting Rule (AEPRA).

Multiple related transfers executed within any 30-day period shall be aggregated for threshold and certification purposes, regardless of booking entity or affiliate.

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Section O. Whistleblower Anti-Gag.